Table H - Percentage & Index of Applications Denied for Commercial Lines of Insurance (Lines 1C, 5.1, 5.2, 17, 19.4 & 21.2)

	Statewide			Underserved			
	Sum of	Sum of	Percentage	Sum of	Sum of	Percentage	
	Applications	Applications	of	Applications	Applications	of	
Company	Received	Denied	Declined	Received	Denied	Declined	Index
NATIONWIDE CORP	6	0	0.00%	3	0	0.00%	**
PROGRESSIVE GROUP	9,226	0	0.00%	1,229	0	0.00%	**
SAFECO INS CO OF AMERICA	14,235	0	0.00%	967	0	0.00%	**
PENN-AMERICA INS CO	1,984	0	0.00%	231	0	0.00%	**
CRUSADER INS CO	58,979	0	0.00%	18,334	0	0.00%	**
CALFARM INS CO	12,143	0	0.00%	788	0	0.00%	**
AMICA MUTUAL INSURANCE COMPANY	328	0	0.00%	10	0	0.00%	**
VIGILANT INSURANCE COMPANY	397	0	0.00%	29	0	0.00%	**
WESTPORT INSURANCE CORP	5,344	0	0.00%	618	0	0.00%	**
ICW GROUP	3,541	5	0.14%	443	0	0.00%	*
AMCO INSURANCE COMPANY	2,037	304	14.92%	44	0	0.00%	*
CALIFORNIA CAPITAL INS CO	7,526	167	2.22%	538	3	0.56%	3.98
ALLSTATE INDEMNITY COMPANY	2,984	82	2.75%	318	4	1.26%	2.18
ALLSTATE INSURANCE COMPANY	28,177	294	1.04%	2,816	24	0.85%	1.22
FARMERS INSURANCE GROUP	105,504	11,103	10.52%	19,273	1,707	8.86%	1.19
CENTURY-NATIONAL INS CO	75,433	1,040	1.38%	15,259	190	1.25%	1.11
FIRST FINANCIAL INS CO	19,746	561	2.84%	1,707	47	2.75%	1.03
RANGER INS CO	4,178	1,562	37.39%	419	152	36.28%	1.03
ATLANTIC MUTUAL INSURANCE CO	2,296	2,124	92.51%	476	462	97.06%	0.95
FIREMANS FUND INS COS	26,756	13,354	49.91%	3,522	1,876	53.27%	0.94
TRAVELERS INS GROUP	2,889	745	25.79%	193	57	29.53%	0.87
FEDERAL INSURANCE COMPANY	5,676	437	7.70%	396	35	8.84%	0.87
MARYLAND INSURANCE COMPANIES	7,432	3,894	52.40%	825	539	65.33%	0.80
STATE FARM GROUP	61,573	1,973	3.20%	2,573	106	4.12%	0.78
SEQUOIA INS CO	12,548	5,874	46.81%	1,226	776	63.30%	0.74
COMMERCIAL UNION INSURANCE COS	14,357	956	6.66%	1,173	107	9.12%	0.73
ITT HARTFORD GROUP	22,796	7,402	32.47%	2,375	1,177	49.56%	0.66
WILSHIRE INSURANCE COMPANY	1,405	21	1.49%	239	6	2.51%	0.60
GENERALI-US BRANCH	1,559	44	2.82%	214	12	5.61%	0.50
UNIGARD INS COS	234	22	9.40%	14	4	28.57%	0.33
KEMPER INS COMPANIES	6,001	145	2.42%	818	93	11.37%	0.21
	<u>Statewide</u>		<u>Underserved</u>				
Total For Commercial	517,290	52,109	10%	77,070	7,377	10%	

CDI, Statistical Analysis Bureau Experience Year 1997